

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Eastern District of Pennsylvania

Case No. 08-16274-elf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George R. Shaver
4811 Curly Hill Road
Apt. 1
Doylestown, PA 18902

Christina Shaver
4811 Curly Hill Road
Apt. 1
Doylestown, PA 18902

Social Security No.:

xxx-xx-6943

xxx-xx-7728

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/5/09

Eric L. Frank
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0313-2
Case: 08-16274

User: YvetteWD
Form ID: 180NEW

Page 1 of 2
Total Served: 38

Date Rcvd: Feb 05, 2009

The following entities were served by first class mail on Feb 07, 2009.

db +George R. Shaver, 4811 Curly Hill Road, Apt. 1, Doylestown, PA 18902-9182
jdb +Christina Shaver, 4811 Curly Hill Road, Apt. 1, Doylestown, PA 18902-9182
smg +City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
1515 Arch Street 15th Floor, Philadelphia, PA 19102-1504
smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
Philadelphia, PA 19106-4404
cr +Landis Block & Concrete/Nyce Crete Company, c/o Jeffrey G. Trauger, Esquire,
Grim, Biehn & Thatcher, P.O. Box 215, Perkasio, PA 18944-0215
11485099 +ACS, P O BOX 151127, Dallas, TX 75315-1127
11485100 +American General Finance, Pennwood Plaza, 1801 N. Broad Street, Lansdale, PA 19446-1141
11485104 +CBE Group, P.O. Box 2695, Waterloo, IA 50704-2695
11485105 Citicorp Credit Services Inc., P.O. Box 140516, Toledo, OH 43614-0516
11485108 +Derrick & Harrison PC, 599 W. State St., Suite 301, Doylestown, PA 18901-2567
11485109 +Doylestown Emergency Associates, P.O. Box 3013, Wilmington, DE 19804-0013
11485110 +Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
11485111 Experian, P.O. Box 2002, Allen, TX 75013-2002
11485112 +Farm & Home Oil Company, 210 Levittown Parkway, Levittown, PA 19054-3503
11485113 +Georges Tool Rental, 3224 Bethlehem Pike, Hatfield, PA 19440-1600
11485114 +Hollander Law Offices LLC, P.O. Box 105130, Atlanta, GA 30348-5130
11485115 Innovis Data Solutions, P.O. Box 219217, Houston, TX 77218-9217
11485116 +Landis Block & Concrete, P.O. Box 64418, Souderton, PA 18964-0418
11485117 +Mackell Cody Burrows Orthopaedics, 800 West State St., Suite 202, Doylestown, PA 18901-5842
11485122 PNC Bank NA, P.O. Box 340777, Pittsburgh, PA 15230-7777
11485120 Parlee & Tatem Radiological Assoc., P.O. Box 11328, Lancaster, PA 17605-1328
11485121 Pennsylvania Department Of Revenue, Department 280946, Attn: Bankruptcy Division,
Harrisburg, PA 17128-0946
11485123 +Quakertown National Bank, P.O. Box 9005, Quakertown, PA 18951-9005
11485124 +Select Financial Services, P.O. Box 1070, Jenkintown, PA 19046-7370
11485126 +Transunion, P.O. Box 2000, Chester, PA 19022-2002
11485129 Wells Fargo Financial Bank, P.O. Box 98751, Las Vegas, NV 89193-8751

The following entities were served by electronic transmission on Feb 05, 2009.

cr EDI: PHINAMERI.COM Feb 05 2009 20:28:00 AmeriCredit, PO BOX 183853, Arlington, TX 76096
11485101 EDI: PHINAMERI.COM Feb 05 2009 20:28:00 Americredit, P.O. Box 78143, Phoenix, AZ 85062
11485102 EDI: BANKAMER.COM Feb 05 2009 20:28:00 Bank Of America, P.O. Box 15710,
Wilmington, DE 19886-5710
11485103 EDI: CAPITALONE.COM Feb 05 2009 20:28:00 Capital One, P.O. Box 70884,
Charlotte, NC 28272-0884
11485106 EDI: RCSDELL.COM Feb 05 2009 20:28:00 Dell Financial Services LP, Payment Processing Center,
P.O. Box 6403, Carol Stream, IL 60197-6403
11485107 EDI: IRS.COM Feb 05 2009 20:28:00 Department Of The Treasury, Internal Revenue Service,
P.O. Box 21126, Philadelphia, PA 19114
11485118 +EDI: MERRICKBANK.COM Feb 05 2009 20:28:00 Merrick Bank, P.O. Box 5721,
Hicksville, NY 11802-5721
11485119 +EDI: HFC.COM Feb 05 2009 20:28:00 Orchard Bank, HSBC Card Services, P.O. Box 17051,
Baltimore, MD 21297-1051
11485125 +EDI: WTRRN BANK.COM Feb 05 2009 20:28:00 Target National Bank, P.O. Box 59317,
Minneapolis, MN 55459-0317
11485127 +EDI: AFNIVZCOMBINED.COM Feb 05 2009 20:28:00 Verizon, P.O. Box 660748,
Dallas, TX 75266-0748
11485128 EDI: PROVID.COM Feb 05 2009 20:28:00 Washington Mutual Card Services, P.O. Box 660487,
Dallas, TX 75266-0487
11485129 EDI: WFFC.COM Feb 05 2009 20:28:00 Wells Fargo Financial Bank, P.O. Box 98751,
Las Vegas, NV 89193-8751

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-2
Case: 08-16274

User: YvetteWD
Form ID: 180NEW

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.